

**This Page is Inserted by IFW Indexing and Scanning  
Operations and is not part of the Official Record**

**BEST AVAILABLE IMAGES**

Defective images within this document are accurate representations of the original documents submitted by the applicant.


Defects in the images include but are not limited to the items checked:

- ☐ **BLACK BORDERS**
- ☐ **IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- ☐ **FADED TEXT OR DRAWING**
- ☐ **BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- ☐ **SKEWED/SLANTED IMAGES**
- ☐ **COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- ☐ **GRAY SCALE DOCUMENTS**
- ☐ **LINES OR MARKS ON ORIGINAL DOCUMENT**
- ☐ **REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- ☐ **OTHER:** \_\_\_\_\_

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.**

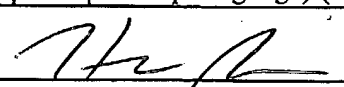
<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			



US Patent Documents							
Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date	
HP	04/01/99	5,892,821	Turner	379	220	12/13/96	
HP	10/27/98	5,828,666	Focsaneanu et al.	370	389	3/6/97	
HP	09/17/96	5,557,780	Edwards et al.	395	500.48	4/20/95	
HP	07/16/96	5,537,464	Lewis et al.	379	114	11/2/93	
HP	09/15/92	5,148,474	Haralambopoulos et al.	379	111	8/21/91	
HP	09/22/98	5,812,779	Ciscon et al.	395		2/24/97	
HP	08/11/98	5,794,234	Church et al.	707	4	8/14/96	
HP	03/02/99	5,878,403	DeFrancesco et al.	705	38	9/12/95	
HP	04/06/99	5,893,076	Hafner et al.	705	28	1/16/96	
HP	02/09/99	5,870,473	Boesch et al.	580	21	12/14/95	
HP	01/20/98	5,710,887	Chelliah et al.	395	226	8/29/95	
HP	04/03/01	6,212,634	Gerr, Jr. et al.	713	156	11/15/96	
HP	04/11/00	6,049,785	Gifford	705	39	3/2/98	
HP	06/01/99	5,909,492	Payne et al.	380	24	8/18/97	
HP	03/03/98	5,724,424	Gifford	380	24	10/29/95	
HP	02/03/98	5,715,314	Payne et al.	380	24	10/29/95	
HP	10/03/00	6,128,315	Takeuchi	370	466	12/15/97	
HP	02/06/01	6,185,609 B1	Rangarajan et al.	709	219	10/24/97	
HP	01/26/99	5,864,866	Henckel et al.	707	103	3/26/97	
HP	06/15/99	5,913,061	Gupta et al.	395	680	1/8/97	


Foreign Patent Documents							
Examiner's Initials	Date	Document Number	Country	Class	Sub- Class	Translation	

Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)	
	Davidson, Andrew, "Coding with HTML forms: HTML goes interactive. (hypertext markup language) (Tutorial); Dr. Dobb's Journal; Vol. 20, No. 6, June 1995; 19 pages.

<b>Examiner</b> 	<b>Date Considered</b> 8/10/04
--	-----------------------------------

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

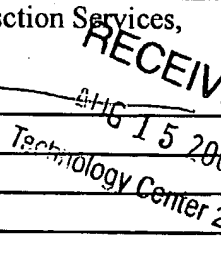
<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			

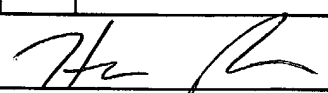


US Patent Documents							
Examiner's Initials	Date	Document Number	Name	Class	Sub-Class	Filing Date	
HP	07/18/00	6,092,053	Boesch et al.	705	26	10/7/98	
HP	02/20/01	6192250 B1	Buskens et al.	455	463	9/1/98	
HP	04/11/00	6,049,819	Buckle et al.	709	202	1/13/98	

Foreign Patent Documents							
Examiner's Initials	Date	Document Number	Country	Class	Sub-Class	Translation	

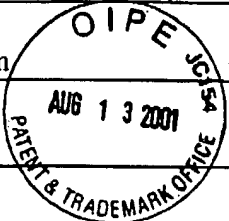
Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)		
		<del>iPIN Home Web Page [online]. iPIN Interactive Transaction Services, Inc. 2000. [retrieved on May 23, 2001] Retrieved from the Internet: &lt;URL: http://www.ipin.com/ pp.1.</del>
		<del>iPIN Company Info Web Page [online]. i PIN Interactive Transaction Services, Inc. 2000. [retrieved on May 23, 2001] Retrieved from the Internet: &lt;URL: http://www.ipin.com/01comp.html pp. 1-2.</del>
		<del>The iPIN Approach, iPIN Products Web Page [online]. i PIN Interactive Transaction Services, Inc. 2000. [retrieved on May 23, 2001] Retrieved from the Internet: &lt;URL: http://www.ipin.com/021prod.html pp.1.</del>
		<del>iPin Technology, iPIN Products Web Page [online]. iPIN Interavtive Transaction Services, Inc. 2000. [retrieved on May 23, 2001]. Retrieved from the Internet: &lt;URL: http://www.ipin.com/01prod_tech.html pp.1-2.</del>
		<del>iPIN Solutions, iPIN Products Web Page [online]. i Pin Interactvie Transection Services, Inc. 2000. [retrieved on May 23, 2001]. Retrieved from the Internet: &lt;URL: http://www.ipin.com/02prod_solution.html pp. 1-2.</del>



<b>Examiner</b> 	<b>Date Considered</b> 8/10/04
--	-----------------------------------

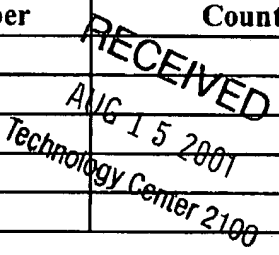
Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			




US Patent Documents							
Examiner's Initials	Date	Document Number	Name	Class	Sub-Class	Filing Date	

Foreign Patent Documents							
Examiner's Initials	Date	Document Number	Country	Class	Sub-Class	Translation	



Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)	
	<del>iPIN Service Options, iPIN Products Web Page [online]. iPIN Interactive Transaction Services, Inc. 2000.[retrieved on May 23, 2001]. Retrieved from the Internet:&lt;URL:http://www.ipin.com/02prod_service.html pp. 1-2.</del>
	<del>iPIN Partners Web Page[online]. iPIN Interactive Transaction Services, Inc. 2000. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.ipin.com/03part.html pp..</del>
	<del>Server Operating System a Technology Overview, Microsoft Component Services. White Paper [online]. MicrosoftCOM. [retrieved on May 22, 2001]. Retrieved form the Internet:&lt;URL:http://www.microsoft.com/com/wpaper/compsvscs.asp pp. 1-8.</del>
	<del>Dr. GUI on Components, Com, and ATL. White Paper [online].2001 Microsoft Corporation. [retrieved on May 22, 2001] Retrieved from the Internet:&lt;URL:http://www.msdn.microsoft.com/library/welcome/dsmstdn/msdn_drguion020298.htm pp.1-61.</del>
	<del>Dr. GUI's Gentle Guide to COM Web Page [online]. Microsoft Corporation 2001.[retrieved on May 22, 2001] Retrieved from the Internet:&lt;URL:http://www.microsoft.com/Com/news/drgui.asp pp. 1-3.</del>

<b>Examiner</b> 	<b>Date Considered</b> 8/10/04
--	-----------------------------------

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

<b>US Department of Commerce</b> <b>Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			

O I P E  
 AUG 1 3 2001  
 PATENT & TRADEMARK OFFICE

US Patent Documents						
Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date

RECEIVED  
 AUG 1 5 2001  
 Technology Center 2100


Foreign Patent Documents						
Examiner's Initials	Date	Document Number	Country	Class	Sub- Class	Translation

Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)	
	Christian Gross. Taking The Splash Diving into ISAPI Programming. White Paper [online].ISAPI PROGRAMMING, Microsoft InteractiveDeveloper, January 1997.[retrieved on May 22, 2001]. Retrieved from the Internet :<URL:http://www. Microsoft.com/mind/0197/isapi.htm pp. 1-10.
	NSAPI Basics. Web page [online]. Netscape Communications Corporation, 1997. [retrieved on May 22, 2001.] Retrieved from the Internet:<URL:http://www.developer.netscape.com/docs/manuals/enterprise/nsapi/svrop.h tm pp 1-8.
	The Common Gateway Interface. Web Page [online]. [retrieved on May 22, 2001]. Retrieved from the Internet:<URL:http://hoohoo.ncsa.uiuc.edu/cgi/primer.html pp.1-4.
	Open Market Content-Driven eBusiness Solutions.Web Page[online]. Open Market [retrieved on May 15, 2001] Retrieved on the Internet:<URL:http://www.openmarket.com/cgi- bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render& c=Artic.....pp.1-3.
	Open Market Content Server. Web Page[online]. Open Market. [retrieved on May 15, 2001] Retrieved on the Internet:<URL:http://www.openmarket.com/cgi- bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render& c=Artic.....pp.1-4.

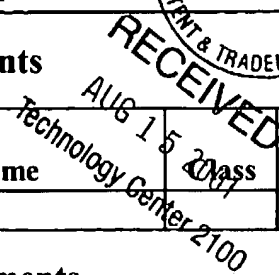
<b>Examiner</b> <i>Th</i>	<b>Date Considered</b> 8/10/04
---------------------------	--------------------------------

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			

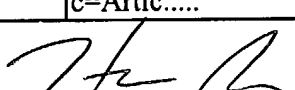


US Patent Documents						
Examiner's Initials	Date	Document Number	Name	Class	Sub-Class	Filing Date

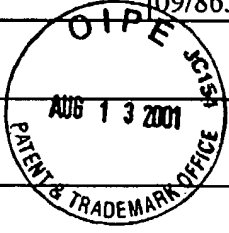
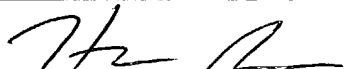


Foreign Patent Documents						
Examiner's Initials	Date	Document Number	Country	Class	Sub-Class	Translation

Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)	
/	Open Market Content Centre. Web Page [online]. Open Market, Inc.-Enterprise Content Management and Delivery. [retrieved on May 15, 2001] Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....
/	Open Market Integration Centre. Web Page[online]. Open Market, Inc.- Enterprise Content Management & Delivery.[retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....
/	Open Market Personalization Centre. Web Page [online]. Open Market, Inc. - Enterprise Content Management & Delivery.[retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....
/	Open Market Catalog Centre. Web Page [online]. Open Market, Inc. - Enterprise Content Management & Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....


<b>Examiner</b> 	<b>Date Considered</b> 8/10/04
--	-----------------------------------

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

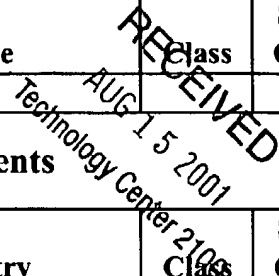
<b>US Department of Commerce</b> <b>Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunachalam			
		<b>Filing Date:</b> May 23, 2001			
<b>US Patent Documents</b>					
<b>Examiner's Initials</b>	<b>Date</b>	<b>Document Number</b>	<b>Name</b>	<b>Class</b>	<b>Filing Date</b>
<b>Foreign Patent Documents</b>					
<b>Examiner's Initials</b>	<b>Date</b>	<b>Document Number</b>	<b>Country</b>	<b>Class</b>	<b>Translation</b>
<b>Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)</b>					
		Open Market Marketing Studio. Web Page [online]. Open Market Inc. - Enterprise Content Management Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....pp.1-4.			
		Open Market Satellite Server. Web Page [online]. Open Market Inc. - Enterprise Content Management Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....pp.1-4.			
		Open Market Commerce Products. Web Page [online]. Open Market Inc. - Enterprise Content Management Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....pp.1-2.			
		Open Market Transact. Web Page [online]. Open Market Inc. - Enterprise Content Management Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....pp.1-2.			
<b>Examiner</b> 		<b>Date Considered</b> 8/10/04			

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

<b>US Department of Commerce</b> <b>Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunchalam			
		<b>Filing Date:</b> May 23, 2001			




US Patent Documents						
Examiner's Initials	Date	Document Number	Name	Class	Sub-Class	Filing Date



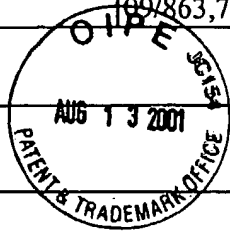
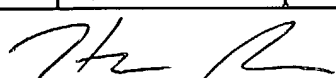
Foreign Patent Documents						
Examiner's Initials	Date	Document Number	Country	Class	Sub-Class	Translation

Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)	
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	Open Market ShopSite. Web Page [online]. Open Market Inc. - Enterprise Content Management Delivery. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/Xcelerate/Render&c=Artic.....pp.1-2.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	Open Market ShopSite 5.0. Web Page [online]. [retrieved on May 15, 2001]. Retrieved on the Internet:<URL:http://www.openmarket.com/cgi-bin/gx.cgi/AppLogic+FTContentServer?pagename=FutureTense/Apps/
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	Wireless Soultions, An Open Market eBusiness Solution Brief. WhitePaper. Open Market, February 13, 2001. Forrester Research TechRankings™, February 2001.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	Portal Solutions, an Open Market eBusiness Solution Brief. White Paper. Open Market, February 21, 2001. Forrester Research TechRankings™, February 2001.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	B2B Payment Services. Web Page [online]. CyberCash, 1996. [retrieved on May 23, 2001]. Retrieved from the Internet:<URL:http://www.cybercash.com pp. 1-2.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	CyberCash Products. Web Page [online]. CyberCash, 1996. [retrieved on May 23, 2001]. Retrieved from the Internet:<URL:http://www.CyberCash.com/products/ pp.1-2.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	CVERIFY for Windows.2.5 Upgrade. Web Page [online]. CyberCash ICVERIFY 2.5 Upgrade, 1996. [retrieved on May 23, 2001] Retrieved from the Internet:<URL:http://www. Cybercash.com/icverify/upgrade.html pp. 1-2.
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>	

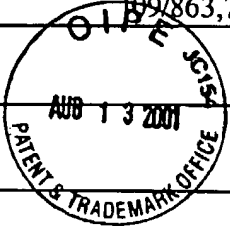

<b>Examiner</b> 	<b>Date Considered</b> 8/10/04
--	-----------------------------------

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant



<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 09/863,704	
		<b>Applicant:</b> Lakshmi Arunchalam			
		<b>Filing Date:</b> May 23, 2001			
<b>US Patent Documents</b>					
<b>Examiner's Initials</b>		<b>Date</b>	<b>Document Number</b>	<b>Name</b>	<b>Sub- Class</b>
<b>Foreign Patent Documents</b>					
<b>Examiner's Initials</b>		<b>Date</b>	<b>Document Number</b>	<b>Country</b>	<b>Sub- Class</b>
<b>Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)</b>					
		<del>Cash Register Internet Payment Service. Web Page [online]. CyberCash Cash Register -</del>			
		<del>Online Secure Payment Service. [retrieved on May 23, 2001] Retrieved from the</del>			
		<del>Internet:&lt;URL:http://www.cybercash.com/cashregister pp. 1-2.</del>			
		<del>CyberCash - Cash Register - How it Works. [retrieved on May 23, 2001] Retrieved from</del>			
		<del>the Internet:&lt;URL:http://www.cybercash.com/cashregister/howitworks pp. 1-3.</del>			
		<del>CyberCash - Industry Leading Features. Web Page [online]. [retrieved on May 23, 2001]</del>			
		<del>Retrieved from the Internet:&lt;URL:http://www.cybercash.com/cashregister/features.html</del>			
		<del>pp. 1-4.</del>			
		<del>CyberCash- Why Choose CashRegister? Web Page [online]. [retrieved on May 23, 2001]</del>			
		<del>Retrieved from the Internet:&lt;URL:http://www.cybercash.com/cashregister/why.html pp.1-</del>			
		<del>CyberCash Cash Register - Online Secure Payment Service. CashRegister Demos. Web</del>			
		<del>Page [online]. [retrieved on May 23, 2001] Retrieved from the</del>			
		<del>Internet:&lt;URL:http://www.webdata.cybercash.com/demos/ pp.1-2.</del>			
		<del>CyberCash WebAuthorize - Enterprise and Hosting Payment Processing. Web Page</del>			
		<del>[online]. [retrieved on May 23, 2001] Retrieved from the</del>			
		<del>Internet:&lt;URL:http://www.cybercash.com/webauthorize/ pp.1-2.</del>			
		<del>CyberCash Corporate Information, CyberCash B2B Payment Services. Web Page</del>			
		<del>[online]. [retrieved on May 23, 2001] Retrieved from the</del>			
		<del>Internet:&lt;URL:http://www.cybercash.com/b2b/ pp.1-2.</del>			
<b>Examiner</b> 			<b>Date Considered</b> 8/10/04		

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant

<b>US Department of Commerce Patent and Trademark Office</b>  <b>Form PTO-1449 (Modified)</b>		<b>Atty. Docket No.:</b> 002435.P002X		<b>Application No.:</b> 69/863,704		
		<b>Applicant:</b> Lakshmi Arunchalam				
		<b>Filing Date:</b> May 23, 2001				
<b>US Patent Documents</b>						
Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date
<b>Foreign Patent Documents</b>						
Examiner's Initials	Date	Document Number	Country	Class	Sub- Class	Translation
<b>Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)</b>						
		<del>CyberCash FraudPatrol™ Service. Web Page [online]. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.cybercash.com/fraudpatrol/ pp.1-2.</del>				
		<del>CyberCash FraudPatrol - How It Works. Web Page [online]. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.cybercash.com/fraudpatrol/howitworks.html pp.1-2.</del>				
		<del>CyberCash Affiliate Marketing Service. Web Page [online]. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.cybercash.com/products/affiliatemarketing.html pp.1-2.</del>				
		<del>CyberCash ICVERIFY - Features. Web Page [online]. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.cybercash.com/icverify.html pp.1-3</del>				
		<del>CyberCash, Inc. -The E-Commerce Leader in Payment Processing.PC Authorize. Web Page [online]. [retrieved on May 23, 2001] Retrieved from the Internet:&lt;URL:http://www.cybercash.com/pcauthorize/ pp.1-2.</del>				
<b>Examiner</b> 		<b>Date Considered</b> 8/10/04				

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant